

WWR # 040444226

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

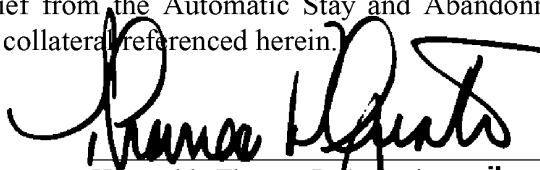
IN RE:	)	
MICHAEL E RITCHEY,	)	
LAURA L RITCHEY,	)	Bankruptcy No. 19-10694-TPA
	)	
Debtors,	)	
	)	Chapter 7
KEYBANK, N.A., S/B/M TO FIRST NIAGARA N.A.,	)	
	)	
Movant,	)	Related to Document No. 14
	)	
v.	)	
	)	
MICHAEL E RITCHEY, DEBTOR,	)	
LAURA L RITCHEY, DEBTOR,	)	
TAMERA OCHS ROTHSCHILD, TRUSTEE,	)	
Respondents.	)	

**ORDER ON MOTION FOR RELIEF FROM AUTOMATIC STAY AND ABANDONMENT**

This cause came on for hearing this 17th day of September, 2019, in said District, upon the Motion of KeyBank, N.A., s/b/m First Niagara N.A. for Relief from Automatic Stay and Abandonment. Upon statements of counsel, the evidence and law:

This Court FINDS that KeyBank, N.A., s/b/m First Niagara N.A. is a creditor of the estate by virtue of a certain Retail Installment Contract with the Debtors, secured by a 2016 Honda Pilot VIN: 5FNY6H1GB094549; that the Movant has not been adequately protected; that the Debtor has no equity in the property and that said property is of inconsequential value to the estate; and that the Movant is entitled to the relief prayed for in accordance with the terms set forth herein.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that KeyBank, N.A., s/b/m First Niagara N.A. be and is hereby granted relief from the Automatic Stay and Abandonment to take the necessary steps to repossess and liquidate its collateral referenced herein.

  
Honorable Thomas P. Agresti **jlm**  
United States Bankruptcy Judge

Brian Langford  
PA I.D. #324884  
Weltman, Weinberg & Reis, Co., L.P.A.  
436 Seventh Avenue  
Suite 2500  
Pittsburgh, PA 15219  
412-338-7102

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Michael E. Ritchey  
Laura L. Ritchey  
Debtors

Case No. 19-10694-TPA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db/jdb +Michael E. Ritchey, Laura L. Ritchey, 47 McNany Road, Knox, PA 16232-4535

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor KeyBank, N.A., s/b/m to First Niagara Bank, N.A.  
PitEcf@weltman.com, PitEcf@weltman.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Stephen William French on behalf of Joint Debtor Laura L. Ritchey sfrenchesq@yahoo.com,  
lmaxwell@clarionattorneys.com  
Stephen William French on behalf of Debtor Michael E. Ritchey sfrenchesq@yahoo.com,  
lmaxwell@clarionattorneys.com  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 6